

GRAND MASTER SOUNDS ALARM.

(Continued from Page 1.)

State Chief Grand Deputy—A. King, LaGrange.
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 State Grand Warden, W. H. Hicks, Memphis.
 State Grand Marshall—G. W. Pruitt, Gravel Junction.
 State Grand I. G.—Sarah Walker, Collierville.
 State Grand O. G.—W. B. Nance, Humboldt.
 State Grand Guardian—Mamie Harris, Jackson.
 State Grand Assistant Guardian—Addie Fitzpatrick—Gold Dust.
 Representative to Supreme Lodge—B. F. Booth—Memphis.

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ANNUAL ADDRESS OF THE NATIONAL GRAND MASTER.

1913 to the State Grand Lodges of the National Order of the Mosaic Templars of America.

Wm. Alexander, National Grand Master.

Worthy State Grand Master, Officers and Members of the State Grand Lodge, Greeting—

In accordance with the laws of the order, Article 6, Section 2, of the Constitution and General Laws of the National Order of the Mosaic Templars of America, we have met here to render to each other an account of the trusts committed to our several keepings. The law, to which reference is made in the outset, says: The National Grand Master shall visit the State Grand Lodges of all jurisdictions; he shall examine the books and accounts of the various officers and see that all National and State Grand Lodge assessments have been collected before said lodges can be represented in the State Grand Lodge meetings, and all new laws passed by the State Grand Lodges must be submitted to him to refer to the National Committee of Management for approval or rejection. By virtue of this law, which is an expression of the will and desire of the sovereign body of the people, I have come to do my duty.

Official Responsibility.

The desire to hold office is one of the natural passions of mankind and the conquest for leadership is the one motor power that has been foremost in lifting man from the savage of the wilderness and mountain cave to the philosopher and seer of the twentieth century. Few in adopting the mantle of office consider the greatest virtue of office holding is service and not honor and power. The gift of office is the bestowal of a trust and demands suffering and sacrifice. The man or woman who accepts office and immediately feels the weight of such office and spends hours in solitary thought, pondering whether or not he or she can honestly and honorably bring about such improvements and results that the people will be elevated and uplifted, will some day rise to the dignity of leadership. On the other hand, the officer who accepts the position and feels no impulse other than the importance of being an officer, will never advance from the starting point and the cause they represent must of necessity suffer. There is no office in the Mosaic Templars of America, from Grand Master to Outer Guard, that does not place upon the holder a responsibility concrete and clear. There are no offices conferred for glory as the success of this order traveled over no royal highway, but across the mountains and over the seas. The man or woman who can not see in the office he holds any latitude for constructive work is down amongst the masses and not elevated to the point to see the great plains of endeavor which spread out ahead. The Grand Master is held to produce meet for repentance and the Worthy Warden must bring up something tangible to show his fellowmen that they properly reposed their trust.

When the Master gave the talents to his servants, he did not specify what they should do to get results, but left each and every one to take the initiative. Because he gave one servant five talents and another only one, he did not excuse the one with the lone talent. Thus it is in all walks of life. When I took the highest office in this order, I spent months examining all the conditions that surrounded it. I found a general spirit of lethargy permeating all departments. There were generals who had never fired a musket; admirals that had never sailed a ship; cavalrymen that had never straddled a saddle. I determined to get out and work one year without ceasing or resting and see if there was any virtue in the old adage, "No excellency without toil." If my remedy for existing conditions improved matters, then I had made up my mind that everybody from the king to the outer sentinels would have to work and those who could not work would have to fall by the way. That experiment proved the salvation of the order and is the basis upon which our present greatness rests.

Our order has had the most phenomenal growth of any order in the United States in the past eighteen months. This growth has been brought about alone by the gospel of

work. My ultimatum in State and National Grand Lodges, no work, no office. The result has been very gratifying. At your last Grand Lodge I was able to report to you an increase in membership of 16,750 members and 213 new lodges. During the past year we have organized 260 new lodges and increased our membership by the handsome sum of \$6,677.

The National Grand Lodge of 1911 authorized me to issue a dispensation for one year, allowing organizers to set up lodges for the charter fee. The success was of such that the National Committee last September authorized me to continue the dispensation for another year. This is something that no order in the United States has ever tried, owing to the great risk. However, we have pushed it and our excellent condition has enabled us to allow organizers and lodges to retain \$8,000 joining fees and yet we have



LAWYER BOOTH,
 Memphis,
 National Representative from Tennessee, Mosaic Templars of America.

maintained our excellent record of paying all endowment claims promptly. Many might think that even though we have done this, yet our endowment treasury could be decreasing. I reported to you last year that we closed our endowment books in March with a balance of \$30,500 with all claims paid to date. Last March we closed our endowment books with a balance of \$44,867.21 and all claims paid to date. The collections for the June quarter will net \$25,000 and that will give us \$69,867.21 in that department against \$55,000 last June. Thus you can see that the funds of this department are increasing instead of decreasing.

Under our new working plan, every state in the Union has advanced and prospered. Each year I have endeavored to set before each state jurisdiction some plan or measure which would increase our membership as well as benefit the individual members. I am glad to say that each state has been benefited. Those states that have entered enthusiastically into our extension plans have grown in proportion. Those states that have taken up the work in a half-hearted manner have advanced in accordance. The result is, we have some states that have advanced all out of reason while others have advanced just enough to report progress. The general advancement has been encouraging from every point of view, while the advancement in some specific cases has been disappointing. For instance in states like Arkansas and Alabama the progress in these states has been consistent and solid for years, and we did not need any special inducement in these states to promote growth, but they have taken the extension plan and run away with it. Now the work in these states has reached such proportions that it will work any one grand master to death and he could not then expect to visit all the lodges in one year. We should have much preferred that this growth be in the weaker states. Whereas the weaker states have been helped, yet Louisiana has been the only weak state which profited on a large scale. Our crying need now is men who can deliver the goods. They are the scarcest commodity on the market. If I had 20 more men, I could take the United States from shore to shore in twelve months.

Our lodges in Central America and the West India Islands continue to increase in spite of themselves. I consider this one of the greatest feats of the order. The work in these countries has never had a visit from a man or woman who ever saw the inside of a Mosaic Hall, but has been done by correspondence. I planned to visit Panama and Central America last fall, but the work in this country has demanded every minute of my time. After the meeting of the National Committee of Management last fall, the national auditor and myself

tried as an experiment, a series of campaigns. These campaigns have proven the most popular innovation instituted in the order. We have traveled thousands of miles, visiting most of the large cities in which the order is located. We have addressed more than 50,000 people in all parts of the United States, and have added 3,000 members to the order.

Results Obtained.

Last year the two principle recommendations that I made the various grand lodges was, the Organization of the Burial Department and the visit State Grand Lodges. The Burial Department needs no comment. Without a single exception, the Burial Department has worked out all right and the local lodges are now in the best condition in the history of the order. Everywhere I have gone I have found the people contented and happy and the Mosaic Templars the order of the hour.

As to the visits of state grand masters to other jurisdictions, the result is apparent in the methods and management in the various states. No man can grow or gather new thoughts and ideas standing in one place or moving in a circle. The first State grand master to make a fraternal visit was G. W. Mills, of Louisiana, last year. The result is he returned home and today Louisiana is no longer a little state but must be counted among the powers. It goes without argument that these two features have come to stay.

State Restrictions and Supervision.

The very fact that so many people are now relying upon fraternal insurance has brought the question of fraternal insurance prominently before the American people. It is no longer a question of local importance but a national problem, and for that reason each year we find all of the state legislatures enacting laws dealing with fraternal insurance. So far, it seems that Alabama is the hot bed of fraternal insurance agitation. Some months ago, the insurance commissioners from the several states assembled in the city of Mobile, Ala., and drafted the famous Mobile Bill, which if inaugurated would kill practically every Negro order in the south, ours excepted. Before discussing this matter further, I will state just here, that in a few days after the National Committee of Management met, the states of Alabama, Mississippi and Arkansas sent inspectors to our office and they spent a week in auditing our accounts and checking up the books. In their own language they reported, "The books of the office are well and carefully kept." Every criticism that I had made as to the general conduct of our order, they approved and ordered corrected. In their own language they reported that not less than \$30,000 of their surplus funds should be invested. However, they were not in favor of us loaning money to individual members and recommended that the funds be loaned to the Temple Trustees and the Tem-

ple built at once. Their visit accounts for two changes in our plans of one year ago, namely the loaning of money to members and the building of the Temple in 1914.

Coming back to our argument that most of the insurance agitation seems to originate in Alabama, during the month of May, the insurance commissioner of Alabama called a meeting of all the Negro orders in that state and now is putting on foot a movement to force all the Negro orders to adopt an endowment rate even higher than the rate required by the Mobile Bill. The Mobile requires rates to be passed upon the fraternal congress table. They require or want the Negro orders, because the Negro death rate is higher than the whites, to adopt a rate double the fraternal congress rate. Our order has met all requirements and they acknowledge that our order has plenty of money and is well above the requirements of the Mobile Bill, yet they want to force us to take the same medicine as the others. To give you an idea, I will cite a few of the rates of the Fraternal Congress, which is at present required by the Mobile Bill. This rate is based upon a \$300 policy graded as we have. A person joining at 21 years of age would pay \$3.19 per year; joining at 30 years of age would pay \$4.19; joining at 38 years of age would pay \$7 per year; joining at 48 years of age would pay \$8.46 per year; joining at 55 years of age would pay \$11.81 per year.

This is the rate as required under the Mobile Bill. Now if the plans of the recent meeting carry, they are going to force the Negro orders to charge just double that rate. Such a rate would make our fraternal orders charge even a higher rate than the Old Line Insurance companies. This we shall fight through all the courts as we believe it unfair and unjust. We have figured out from our own experience tables that we can come well within the requirements of the Fraternal Congress rates by making the young members carry the deficiency of the old, that is the young members under this rate are not required to pay even as much as our present rate and by compromising on a middle rate where the young will pay a little more than required and the old a little less, we can get along and then not have to make our people pay as much by many dollars as the rates they set forth. We shall contend for a flat rate of \$—We are putting forth every movement that we can to protect our people. We are satisfied, perfectly, as we are running. We have paid all of our claims and have plenty of money and we are not responsible for the insolvency of many of the other Negro orders. We never have and neither do we believe now that it requires a high rate to operate a fraternal insurance department. Our people are poor and most of the people who rely on fraternal insurance are poor. It is this fact that drives them to fraternal insurance. Now when we continue to increase rates until we have reached the old line

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Insurance companies, then we have defeated the very ends and aims of fraternal insurance. Capitalized insurance companies are run for profit and must make money in addition to paying their death claims. The bulk of this money must come from the policy holder. Fraternal insurance is not run for profit but the mutual benefit of its members. The many who are living are perfectly willing to chip in and pay the widows and orphans of their deceased members a small death offering. The one thing that has caused so many fraternal insurance associations to fail is extravagance and mismanagement. The majority of them have been divided into small state jurisdictions and have been burdened with high salaries of officers and expensive headquarters. The money which should have been saved to pay death claims has been squandered in holding expensive grand lodge meetings, big board meetings, etc. Our endowment department is national and has only one office expense and one Grand Lodge expense once every three years. The officers who conduct our endowment department do not and have never received any more salary for doing the work of the whole United States than many state jurisdictions pay their state officers. For instance, an order operating in twenty states and conducting endowment departments would pay each endowment secretary \$1,000 per year, that would be \$20,000 per year in one officer's salary alone. If the department was National they could pay one secretary \$2,000 a year and \$18,000 per year to pay death claims. This is the secret of our success. I am calling your attention to these matters, in order that should an increase of endowment rates come, you will know that it comes from no inspiration, initiative or desire of ours, as we are well satisfied with our present well being.

National Temple Building.

In accordance with the spirit and letter of the resolution passed at the National Grand Lodge of 1908, in Paducah, Ky., levying a Temple Tax and creating a Temple Trustee Board to erect a national temple building

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